

- (1) The amount of the check or instrument;
- (2) A collection fee of up to ~~[\$25]~~ \$35; and
- (3) An amount up to 2 times the amount of the check, but not more than \$1,000.

(e) (1) It shall be a complete defense to any action brought under this section by any holder of a dishonored check or other instrument that, within 30 days from the mailing of the notice of dishonor, the maker or drawer has paid to the holder the full amount of the check or other instrument and collection costs of not more than ~~[\$25]~~ \$35.

(2) It shall be a complete defense to any action brought under this section by a holder to whom a dishonored check or other instrument was issued that the dishonor of the check or other instrument was due to a justifiable stop payment order or to the attachment of the account.

(3) In any action brought under this section by a holder or holder in due course to whom a dishonored check or other instrument was negotiated, the action is subject to all valid defenses that may be raised by the maker or drawer against the holder or holder in due course under Title 3 of this article.

15-803.

(a) A notice of dishonor sent by a holder to a maker or drawer under § 15-802 of this subtitle shall substantially comply with the following form:

**"NOTICE OF DISHONORED CHECK**

Date \_\_\_\_\_

Name of Issuer \_\_\_\_\_

Street Address \_\_\_\_\_

City and State \_\_\_\_\_

You are according to law hereby notified that a check or instrument numbered \_\_\_\_\_ and dated \_\_\_\_\_, drawn on the \_\_\_\_\_ bank of \_\_\_\_\_ in the amount of \_\_\_\_\_ has been returned unpaid with the notation the payment has been refused because of \_\_\_\_\_

Within 30 days from the mailing of this notice, you must pay or tender to \_\_\_\_\_

(Holder)

sufficient money to pay such check or instrument in full and a collection fee of \$ \_\_\_\_\_ (not more than ~~[\$25]~~ \$35). If payment of the above amounts is not made within 30 days of the mailing of this notice of dishonor; you ~~may~~ **SHALL** be liable under § 15-802 of the Commercial Law Article, in addition to the amount of the check or instrument and a collection fee of up to ~~[\$25]~~ \$35, for an amount up to 2 times the amount of the check or instrument, but not more than \$1,000. In addition, you may be prosecuted under the Maryland Criminal Code (Article 27, §§ 140 through 144) and subject to the following penalties: